SOUTHEASTERN FREIGHT LINES

FULL VALUE INSURANCE

Southeastern Freight Lines can provide cargo insurance for those goods that originate within the SEFL direct service area.This insurance covers the amount of the invoice as supplied by the shipper to consignee, plus 10% of the invoice up to purchased amount of coverage.

THE BENEFITS

Should loss or damage occur, cargo insurance preserves the relationship between the shipper and consignee because the insurance protects 100% of the risk and there is no deductible. You deal directly with Southeastern Freight Lines by telephone, facsimile or contacting your local Southeastern Freight Lines representative. There are no intermediaries. Claim is filed directly with Southeastern.

CONCEALED DAMAGE MUST BE REPORTED WITHIN 5 CALENDAR DAYS FROM DATE OF DELIVERY, AND CLAIMS WILL BE HANDLED ON A CASE BY CASE BASIS. LIABILITY WILL ALSO BE HANDLED ON A CASE BY CASE BASIS.

The Full Value Insurance Calculator can be found at:
www.sefl.com/Services/Full Value Insurance/Calculator
or
Full Value Insurance is available @ 65¢ per $100 of Value
(Value x110% ÷ 100 x 65¢)

* Rates are subject to change.

Full Value Cost Examples

VALUE OF SHIPMENT	COST
$5,000	$45 min.
$10,000	$71.50
$20,000	$143.00
$45,000	$321.75
$55,000	$393.25
$85,000	$607.75
$95,000	$679.25

$250,000 maximum value per shipment. Some restrictions apply.

INDIVIDUAL SHIPMENT POLICY

Southeastern Freight Lines will insure your shipments upon request, subject to a maximum of $250,000 per shipment. You must request this service on the bill of lading, or use the full value insurance bill of lading. You must also state the invoice value on the bill and have it signed by you and the SEFL driver. Rates are among the best in the industry. For quotes, visit our website at www.sefl.com where rates may also be calculated. (From the "Services" menu, please select "Full Value Insurance" and then "Calculator.") If you have additional questions, please contact our Claims Department at 1.800.637.7335 ext. 32363.

INSURANCE PROTECTION

Coverage starts when the goods leave the shipper and/or supplier's place of business and continues in force during the ordinary and customary course of transit to the final destination, including National Partnership carriers.

Cargo is protected against "all risk" of physical loss or damage from any external cause irrespective of percentage of loss. (The normal exclusions to carrier liability of Act of God, Public Enemy, and Authority of Law do not apply to shipments insured under this program.)

Maximum SEFL Liability

Actual or FAK Class	Max Liability Per Pound Per Package
50	$1.00
55	$2.00
60	$2.50
65	$4.00
70, 77.5, 85, 92.5 & 100	$5.00
110, 125, 150, 175, & 200	$6.00
250 and up	$10.00

Maximum $100,000 per shipment

* For a list of Articles that are exempt from the above liability limits, please see Item 848-1 within the 1090 tariff.

See Current Tariff 1090 for current rates/liability at www.sefl.com/Resources/Rules and Special Charges Tariff

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